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**DATE:** 7/20/2005**TO:** Examiner FRANKLIN,  
Jamara A.  
USPTO GPAU 2876**FAX NO.:** 571-273-8300**FROM:** Ryan S. Davidson  
Reg. No.: 51,596**RE U.S. App. No.:** 10/797,919, filed 03/10/2004**Applicant(s):** Jeffrey Lewis BRANDT et al.**Atty Dkt No.:** 1033-LB1049**Title:** MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF  
PAYMENT CARD CHARGES**NO. OF PAGES (including Cover Sheet):** 12**MESSAGE:**

Attached please find:

- ☒ Transmittal Form (1 pg)  
☒ Response to Office Action (10 pgs)

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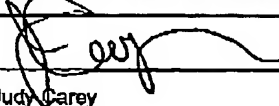
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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/797,919	
	Filing Date	03/10/2004	
	First Named Inventor	Jeffrey Lewis BRANDT et al.	
	Art Unit	2876	
	Examiner Name	FRANKLIN, Jamara A.	
Total Number of Pages in This Submission	11	Attorney Docket Number	1033-LB1049

ENCLOSURES (Check all that apply)		
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Firm Name	TOLER, LARSON & ABEL, LLP	
Signature		
Printed name	Ryan S. Davidson	
Date	20 July 2005	Reg. No. 51,596

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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Jeffrey Lewis BRANDT et al.

Title: MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF PAYMENT  
CARD CHARGES

App. No.: 10/797,919

Filed: 03/10/2004

Examiner: FRANKLIN, Jamara A.

Group Art Unit: 2876

Customer No.: 34456

Confirmation No.: 3346

Atty. Dkt. No.: 1033-LB1049

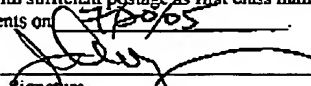
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**RESPONSE TO OFFICE ACTION**

Dear Sir:

In response to the Office Action mailed May 20, 2005, the Applicants respectfully request reconsideration of the outstanding rejections.

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<u>Judy Carey</u>	
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